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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

<p>Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>S&M No. 08-101528</p>	<p>Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>Loan No. XXXXXX5143</p>
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Index: Lot 55, 1st Revision, Branch Estates S/D, S-25, T-1-S, R-8-W, Olive Branch, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 12, 2004, Cynthia K. Jenkins, a Married Woman, and Gregory Jenkins executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 1966 at Page 233, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 55, 1st Revision, Branch Estates Subdivision, situated in Section 35, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 62, Page 14 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, EverHome Mortgage Company, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, EverHome Mortgage Company, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby
10503 Riggan Drive, Olive Branch, MS

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substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 28 day of July, 2011.

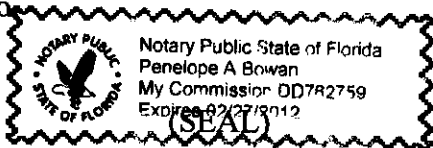
EverBank, successor by merger to EverHome Mortgage Company

By: Mary Lee Lacey

Its: Vice President

STATE OF Florida
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 28 day of July, 2011, the within named Mary Lee Lacey who acknowledged that (s)he is Vice President of EverBank, successor by merger to EverHome Mortgage Company, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.



My commission expires: 2/27/12

Penelope A. Bowen
Notary Public Penelope A. Bowen